

Louisiana

Employment Growth Rates 04-08 03-08 04-07 2008 2007 Total Nonfarm (share of trailing four quarter employment in parentheses) 0.6% 1.1% 2.8% 1.3% 3.4% Manufacturing (8%) 4.7% 3.7% 1.1% 3.0% 3.0% Other (non-manufacturing) Goods-Producing (10%) 4.8% 3.2% 2.3% 3.2% 2.9% Private Service-Producing (64%) 0.3% 1.1% 3.1% 1.3% 3.8% Government (19%) 1.5% 2.3% 2.7% 2.2% 2.1% Unemployment Rate (% of labor force) 5.4% 4.9% 3.7% 4.6% 3.8% Other Indicators 0.4-08 03-08 04-07 2008 2007 Single-Family Home Permits 43.3% 3.91% 4.08% 3.05% -25.7% Multifamily Building Permits 43.3% 3.91% 4.08% 3.05% -25.7% Multifamily Building Permits 43.3% 3.91% 4.08% 3.05 -25.7% Multifamily Building Permits	Fourth	Quarter 200	8			
Tabel Nandrian (Princip Euro quarter employment in porentheses)	ECONOMIC INDICATORS (Change from year ago, unless noted)					
Manufacturing (80%) 4.7% 3.7% 3.1% 3.0%	Employment Growth Rates	Q4-08	Q3-08	Q4-07	2008	2007
Chher (non-manufacturing) Goods Producing (10%)	Total Nonfarm (share of trailing four quarter employment in parentheses)					3.4%
Private Service Producting (6465) 13% 13% 13% 13% 23% 27% 22% 21% 11% 13% 13% 13% 23% 27% 22% 21% 11% 13%						
Covernment (19%) 15% 23% 27% 22% 21% 22% 23%						
Unemployment Robe (% of lobor force)						
Other Indicators 04-08 03-08 04-07 2008 2007 Single Family Home Permits 43.3% 33.1% 40.8% 30.5% 25.7% Mulformity Bulding Permits 42.8% 15.6% 70.3% 19.5% 62.3% Home Price Index 0.2% 0.6% 43.% 18.% 60.5% Nonbourienes Bonkrybry Filings per 1000 people (quorterly annualized level) 3.48 3.52 3.39 3.34 3.21 BANKING TERNOS General Information 0.4-08 0.3-08 0.4-07 2008 2007 Institutions (#) 160 162 162 160 162 Young Mark Institutions (#) 160 162 162 160 162 Young Mark Institutions (#) 4						
Single-Family Nome Permits	Unemployment Rate (% of labor force)	5.4%	4.9%	3.7%	4.6%	3.8%
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Home Price Index	Single-Family Home Permits					
Nonbusines Bankruptcy Filings per 1000 people (quarierly annualized level) 3.48 3.52 3.39 3.44 3.21 BANKING TRENDS General Information 0.4-08 0.3-08 0.4-07 2008 2007						
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Institutions (#) 160 162 162 160 162 162 160 162	BANKING TRENDS					
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New Institutions (# < 3 yeors)						
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Asset Luairty						
Past-Due and Nonoccrual Loans / Total Loans (median %)						
ALLL/Total Loans (median K) 1.16 1.07 1.11 1.16						
ALL/Noncurrent Loons (median multiple) 1.08 1.12 1.53 1.08 1.35 1.08 1.35 Net Loon Losses / Total Loons (median %) 0.17 0.09 0.11 0.15 0.08 0.00						
Net Loan Losses / Total Loans (median %) Capital / Farmings Q4-08 Q3-08 Q4-07 Q2008 Q2007 Tier I Leverage (median %) 9.56 Return on Assets (median %) 1.13 1.10 1.05 1.20 Pretax Return on Assets (median %) 1.13 1.10 1.05 1.20 Pretax Return on Assets (median %) 1.13 1.146 1.35 1.31 1.53 Net Interest Margin (median %) 4.42 4.49 4.51 4.55 Yield on Earning Assets (median %) 6.20 6.49 7.21 6.54 7.20 Cost of Funding Earning Assets (median %) 1.90 1.91 0.01 0.04 0.15 0.05 Noninterest Income to Avg. Assets (median %) 0.077 0.83 0.93 0.85 0.09 Noninterest Income to Avg. Assets (median %) 0.077 0.83 0.93 0.85 0.09 Noninterest Income to Avg. Assets (median %) 0.077 0.83 0.93 0.85 0.90 Overhead to Avg. Assets (median %) 0.077 0.83 0.35 0.35 0.35 0.34 0.34 1.14 1.14 1.14 1.14 1.14 1.14 1.14 1						
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